

**Fill in this information to identify the case:**

Debtor 1 NINA E MILES LANE  
Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 23-10327-amc

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CrossCountry Mortgage, LLC

Court claim no. (if known): 15

Last four digits of any number you use to identify the debtor's account: 0308

Date of payment change: 01/01/2024  
Must be at least 21 days after date of this notice

New total payment: \$1,169.95  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 296.05 New escrow payment: \$ 529.81

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor1 NINA E MILES LANE  
First Name Middle Name

Last Name

Case number (if known) 23-10327-amc

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Ryan Starks  
Signature

Date 11/10/2023

**Print:** Ryan Starks (330002)  
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.  
Number Street

Winston-Salem, NC 27103  
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com



Document Page 4 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:

NINA E MILES LANE

Case No. 23-10327-amc

Chapter 13

CrossCountry Mortgage, LLC,

Movant

vs.

NINA E MILES LANE ,

Debtor

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice of Mortgage Payment Change has been electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

MICHAEL D. SAYLES, Debtor's Attorney  
427 West Cheltenham Avenue,  
Suite #2  
Elkins Park, PA 19027  
midusa1@comcast.net

KENNETH E. WEST, Bankruptcy Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

Office of United States Trustee, US Trustee  
Robert N.C. Nix Federal Building  
900 Market Street Suite 320  
Philadelphia, PA 19107

Via First Class Mail:

NINA E MILES LANE  
5126 NORTH 12TH STREET  
PHILADELPHIA, PA 19141

Date: November 10, 2023

/s/Ryan Starks

Andrew Spivack, PA Bar No. 84439

Matthew Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

Attorney for Creditor

BROCK & SCOTT, PLLC

3825 Forrestgate Drive

Winston Salem, NC 27103

Telephone: (844) 856-6646

Facsimile: (704) 369-0760

E-Mail: PABKR@brockandscott.com

CrossCountry Mortgage, LLC  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

ANNUAL ESCROW ACCOUNT DISBURSEMENTS	
MORTGAGE INS	\$1,276.56
CITY TAX	\$1,313.01
HAZARD INS	\$1,939.00
Total	\$4,528.57

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
ACCOUNT NUMBER: [REDACTED]  
ESCROW ANALYSIS DATE: 10/25/2023

NEW PAYMENT IS AS FOLLOWS:	
Principal and Interest	\$640.14
Required Escrow Payment	\$377.38
Shortage/Surplus Spread	\$152.43
Optional Coverages	
Buydown or Assistance Payments	
Other	

+ [REDACTED]  
Nina M Lane  
5126 N 12th St  
Philadelphia, PA 19141-2811

Total Payment	\$1,169.95
New Payment Effective Date:	01/01/2024

CrossCountry Mortgage, LLC has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 01/2024 through 12/2024 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED
STARTING BAL							\$283.58	\$2,710.01
JAN	\$377.38	\$106.38					\$554.58	\$2,981.01
FEB	\$377.38	\$106.38					\$825.58	\$3,252.01
MAR	\$377.38	\$106.38	\$1,313.01				\$216.43-	\$2,210.00
APR	\$377.38	\$106.38			\$1,939.00		\$1,884.43-	\$542.00 *
MAY	\$377.38	\$106.38					\$1,613.43-	\$813.00
JUN	\$377.38	\$106.38					\$1,342.43-	\$1,084.00
JUL	\$377.38	\$106.38					\$1,071.43-	\$1,355.00
AUG	\$377.38	\$106.38					\$800.43-	\$1,626.00
SEP	\$377.38	\$106.38					\$529.43-	\$1,897.00
OCT	\$377.38	\$106.38					\$258.43-	\$2,168.00
NOV	\$377.38	\$106.38					\$12.57	\$2,439.00
DEC	\$377.38	\$106.38					\$283.57	\$2,710.00
Total		\$1,276.56	\$1,313.01		\$1,939.00			

\*Indicates your projected low point of \$1,884.43-. Your required reserve balance is \$542.00. The difference between the projected low point and required reserve balance is \$1,829.10. This is your shortage. Your escrow shortage has been spread over a 12 month period, which may result in an increase in your payment.

If you have questions regarding this analysis, please write our Customer Service Department at CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-877-538-8790, Monday through Friday, 8:00 am to 8:00 pm, CST.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT  
A DEBT, AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE. IF YOU  
ARE IN BANKRUPTCY OR HAVE BEEN  
DISCHARGED IN BANKRUPTCY, THIS LETTER IS  
FOR INFORMATIONAL PURPOSES ONLY AND  
DOES NOT CONSTITUTE A DEMAND FOR  
PAYMENT IN VIOLATION OF THE AUTOMATIC  
STAY OR THE DISCHARGE INJUNCTION OR AN  
ATTEMPT TO RECOVER ALL OR ANY PORTION  
OF THE DEBT FROM YOU PERSONALLY.

Account Number: [REDACTED] Name: Nina M Lane

This is a statement of actual activity in your escrow account from 03/2023 through 12/2023. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$936.19 of which \$640.14 was for principal and interest and \$296.05 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
STARTING BAL						\$2,244.17	\$559.58
MAR	\$296.05	*	\$109.03	*	FHA INS	\$2,431.19	\$559.58
MAR			\$592.18	\$1,313.01	CITY TAX	\$1,839.01	\$753.43-
MAR				\$109.03	FHA INS	\$1,839.01	\$862.46-
MAR				\$1,939.00	HOME INS	\$1,839.01	\$2,801.46-
APR	\$296.05	\$362.42 *	\$109.03	*	FHA INS	\$2,026.03	\$2,439.04-
APR			\$1,652.00	*	HOME INS	\$374.03	\$2,439.04-
APR				\$109.03	FHA INS	\$374.03	\$2,548.07-
APR				\$1,412.52	CITY TAX	\$374.03	\$3,960.59-
MAY	\$296.05	\$1,412.52 *	\$109.03	\$109.03	FHA INS	\$561.05	\$2,657.10-
JUN	\$296.05	*	\$109.03	*	FHA INS	\$748.07	\$2,657.10-
JUN				\$106.38	FHA INS	\$748.07	\$2,763.48-
JUL	\$296.05	*	\$109.03	*	FHA INS	\$935.09	\$2,763.48-
JUL				\$106.38	FHA INS	\$935.09	\$2,869.86-
AUG	\$296.05	\$362.42 *	\$109.03	*	FHA INS	\$1,122.11	\$2,507.44-
AUG				\$106.38	FHA INS	\$1,122.11	\$2,613.82-
SEP	\$296.05	*	\$109.03	*	FHA INS	\$1,309.13	\$2,613.82-
SEP				\$106.38	FHA INS	\$1,309.13	\$2,720.20-
OCT	\$296.05	\$2,730.82 *Y	\$109.03	*	FHA INS	\$1,496.15	\$10.62
OCT				\$106.38	FHA INS	\$1,496.15	\$95.76-
NOV	\$296.05	\$296.05 Y	\$109.03	\$106.38 *Y	FHA INS	\$1,683.17	\$93.91
DEC	\$296.05	\$296.05 Y	\$109.03	\$106.38 *Y	FHA INS	\$1,870.19	\$283.58
JAN	\$296.05	*	\$109.03	*	FHA INS	\$2,057.21	\$0.00
FEB	\$296.05	*	\$109.03	*	FHA INS	\$2,244.23	\$0.00
Total	\$3,552.60	\$5,460.28	\$3,552.54	\$5,736.28			

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.

Last year, we anticipated that payments from your escrow account would be made during this period equaling \$3,552.54. Under Federal Law, your lowest balance should not have exceeded \$374.03 or 1/6TH of anticipated payments from the account, unless your mortgage contract or state law specified a lower amount. Under your mortgage contract and/or state law, your lowest balance should not have exceeded \$374.03.